

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF OHIO
EASTERN DIVISION**

In Re:

Case No: 13-57345

Charles Becker, and
Alison Becker

Chapter 7

Debtor(s)

Judge Charles M. Caldwell

DEBTORS' AMENDMENTS TO SCHEDULES "T" AND "J"

Debtors hereby amend Schedule "T", Current Income of Individual Debtor(s), to accurately reflect their current income and deductions (see attached Exhibit "A").

Debtors hereby amend Schedule "J", Current Expenditures of Individual Debtor(s), to accurately reflect their current expenditures (see attached Exhibit "B").

Date: May 16, 2015

/s/ Jennifer G. CaJacob
Jennifer G. CaJacob (0072689)
Attorney for Debtors
CaJacob Law Group
470 Olde Worthington Rd., Ste. 200
Westerville, Ohio 43082
(614) 410-6640
jennifer@cajacoblawgroup.com

Debtors' Verification

We declare under penalty of perjury that we have read the attached amendments and that they are true and correct to the best of our knowledge, information or belief.

Date: May 16, 2015

/s/ Charles Becker
Charles Becker
Debtor

/s/ Alison Becker
Alison Becker
Joint Debtor

CERTIFICATE OF SERVICE

The undersigned hereby certifies that a copy of the attached Amendments were served upon the following on this 16th day of May, 2015.

/s/ Jennifer G. CaJacob

Jennifer G. CaJacob
Attorney for Debtors

SERVED ELECTRONICALLY:

Faye D. English
Chapter 13 Trustee
One Columbus
10 West Broad Street, Suite 900
Columbus, OH 43215-3449

U.S. Trustee
170 N. High Street, Suite 200
Columbus, Ohio 43215

Reimer, Arnovitz, Chernek & Jeffrey Co., LPA
Attn: Edward A. Bailey
PO Box 39696
30455 Solon Road
Solon, Ohio 44139

Manbir Singh Sandhu on behalf of Creditor US Bank, NA
msandhu@sandhu-law.com, mmarker@sandhu-law.com

Brian M. Gianangeli
The Law Office of Charles Misfad, LLC
6305 Emerald Parkway
Dublin, Ohio 43016

SERVED VIA REGULAR U.S. MAIL:

Charles & Alison Becker
7020 Upper Cambridge Way
Westerville, OH 43082-7030

Green Tree Servicing, LLC
7340 S. Kyrene Rd.
Recovery Dept. T-120
Tempe, AZ 85283-4573

Ocwen Loan Servicing, LLC
Attn: Bankruptcy Department
P.O. BOX 24605
West Palm Beach, FL 33416-4605

Altair OH XIII, LLC
C/O Weinstein, Pinson & Riley, PS
2001 Western Ave., Ste. 400
Seattle, WA 98121-3132

American InfoSource LP as agent for Midland Funding LLC
PO Box 268941
Oklahoma City OK 73126-8941

American Medical Collection Agency
4 Westchester Plaza Suite 110
Elmsford, NY 10523-1615

American Profit Recovery
34405 W. 12 Mile Road, Suite 379
Farmington Hills, MI 48331-5608

Ashley Funding Services, LLC its successors assigns as assignee of Laboratory Corporation of America Holdings
Resurgent Capital Services
PO Box 10587
Greenville, SC 29603-0587

Bank of America
PO Box 982238
El Paso, TX 79998-2238

Cambridge Crossing Homeowner's Assoc
5771 Chiddington Lane
Westerville, OH 43082-7049

Capital One
PO Box 30285
Salt Lake City, UT 84130-0285

Capital One Bank USA NA
by American InfoSource LP as agent
PO Box 71083
Charlotte NC 28272-1083

Central Ohio Skin & Cancer
300 Polaris Parkway Ste 3300
Westerville, OH 43082-7994

Chase Auto Finance
PO Box 31167
Tampa, FL 33631-3167

Choice Recovery
1550 Old Henderson Rd.
Columbus, OH 43220-3626
Columbus Appraisal Company, LLC
PO Box 1946
Powell, OH 43065-1946

Columbus Radiology Corp
PO Box 7169
Columbus, OH 43205-0169

Computer Collections, Inc.
640 West Fourth St.
PO Box 5238
Winston Salem, NC 27113-5238

Credit Collection Services
Two Wells Avenue
Newton Center, MA 02459-3246

Department Of The Treasury
Internal Revenue Service
PO Box 7346
Philadelphia, PA 19101-7346

Fifth Third Bank
9441 LBJ Freeway, Suite 350
Dallas, TX 75243-4652

Fifth Third Bank
MD# ROPS05 Bankruptcy Dept.
1850 East Paris SE
Grand Rapids, MI 49546-6253

HRRG
PO Box 189053
Plantation, FL 33318-9053

HSBC Mortgage Services Inc.
636 Grand Regency Blvd.
Brandon, FL 33510-3942

HSBC Mortgage Services Inc.
2929 Walden Ave.
Depew, NY 14043-2690

JPMorgan Chase Bank, N.A.
National Bankruptcy Dept.
P.O. Box 29505 AZ1-1191
Phoenix, AZ 85038-9505

LVNV Funding, LLC its successors and assigns
assignee of Arrow Financial Services, LLC
Resurgent Capital Services
PO Box 10587
Greenville, SC 29603-0587

Laboratory Corporation of America
PO Box 2240
Burlington, NC 27216-2240

Landmark Asset Receivables Mgt LLC
Green Tree Servicing LLC
7340 S. Kyrene Rd.
Tempe, AZ 85283-4573

Levy & Associates, LLC
4645 Executive Drive
Columbus, OH 43220-3601

Mid-Ohio Emerg Serv LLC
PO Box 12907
Norfolk, VA 23541-0907

Meade & Associates, Inc.
737 Enterprise Dr.
Westerville, OH 43081-8841

Michael T. Cox
4930 Reed Road, Suite 200
Columbus, OH 43220-3235

Mid-Ohio Emergency Services
3585 Ridge Park Dr.
Akron, OH 44333-8203

Midland Funding LLC
8875 Aero Dr., Suite 200
San Diego, CA 92123-2255

Midwest Physician Anesthesia Services
5151 Reed Rd., Suite 105B
Columbus, OH 43220-2595

NCO Financial Systems, Inc.
507 Prudential Road
Horsham, PA 19044-2368

Ocwen Loan Servicing, LLC
PO Box 24738
West Palm Beach, FL 33416-4738

Ohio Attorney General
Collections Enforcement Section
150 E. Gay St.
Columbus, OH 43215-3191

Ohio Department of Taxation
Bankruptcy Division
P.O. Box 530
Columbus, OH 43216-0530

OhioHealth
5350 Frantz Rd
Dublin, OH 43016-4259

Orthopedic Foot & Ankle Center
300 Polaris Pkwy., Ste. 2000
Westerville, OH 43082-7993

Orthopedic Surgery Institute
4605 Sawmill Road, Suite 101
Columbus, OH 43220-2246

PCB
PO Box 29917
Columbus, OH 43229-7517

Pediatric & Adolescent Medicine
5072 Reed Rd.
Columbus, OH 43220-7536

RMA of NJ
140 Allen Road
Basking Ridge, NJ 07920-2976

Racquet Club of Columbus
1100 Bethel Rd.
Columbus, OH 43220-2699

Santander Consumer USA
Attn: Bankruptcy Dept.
PO Box 560284
Dallas, TX 75356-0284

Scotts Lawn Service
P.O. Box 388
Marysville, OH 43040-0388

US Attorney
303 Marconi Blvd., Suite 200
Columbus, OH 43215-2326

US Attorney General
Main Justice Building Room 5111
10th & Constitution Ave. NW
Washington, DC 20530-0001

U.S. Bank, National Association
c/o Ocwen Loan Servicing, LLC
Attn: Bankruptcy Department
P.O. Box 24605
West Palm Beach, FL 33416-4605

US Bank National Association
c/o Ocwen Loan Servicing
1661 Worthington Rd., Suite 100
West Palm Beach, FL 33409-6493

USAA Federal Savings Bank
10750 McDermott Freeway
San Antonio, TX 78288-0544

United Collection Bureau, Inc.
PO Box 140190
Toledo, OH 43614-0190

Wickertree Tennis & Fitness Club
5760 Maple Canyon Avenue
Columbus, OH 43229-2862

Fill in this information to identify your case:

Debtor 1	<u>Charles Becker</u>
Debtor 2 (Spouse, if filing)	<u>Alison Becker</u>
United States Bankruptcy Court for the:	<u>SOUTHERN DISTRICT OF OHIO</u>
Case number (If known)	<u>13-57345</u>

Check if this is:

- An amended filing
 A supplement showing post-petition chapter 13 income as of the following date:

MM / DD / YYYY

12/13

Official Form B 6I

Schedule I: Your Income

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

	Employment status	Debtor 1	Debtor 2 or non-filing spouse
		<input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not employed	<input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not employed
	Occupation	Insurance Broker	Flight Attendant
	Employer's name	Accelerated Benefits, Inc.	Republic Airline, Inc.
	Employer's address	5880 Venture Drive Dublin, OH 43017	8909 Purdue Road, Suite 300 Indianapolis, IN 46268

How long employed there?

18 months

7 years

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2. \$ <u>5,891.67</u>	\$ <u>1,299.87</u>
3. Estimate and list monthly overtime pay.	3. +\$ <u>0.00</u>	+\$ <u>0.00</u>
4. Calculate gross Income. Add line 2 + line 3.	4. \$ <u>5,891.67</u>	\$ <u>1,299.87</u>

Debtor 1 **Charles Becker**
 Debtor 2 **Alison Becker**

Case number (if known)

13-57345

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here	4. \$ 5,891.67	\$ 1,299.87
5. List all payroll deductions:		
5a. Tax, Medicare, and Social Security deductions	5a. \$ 1,031.04	\$ 90.99
5b. Mandatory contributions for retirement plans	5b. \$ 0.00	\$ 0.00
5c. Voluntary contributions for retirement plans	5c. \$ 44.00	\$ 0.00
5d. Required repayments of retirement fund loans	5d. \$ 0.00	\$ 0.00
5e. Insurance	5e. \$ 494.93	\$ 87.84
5f. Domestic support obligations	5f. \$ 0.00	\$ 0.00
5g. Union dues	5g. \$ 0.00	\$ 37.00
5h. Other deductions. Specify: Term Life Insurance	5h.+ \$ 33.26	+ \$ 6.96
6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6. \$ 1,603.23	\$ 222.79
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$ 4,288.44	\$ 1,077.08
8. List all other income regularly received:		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ 0.00	\$ 0.00
8b. Interest and dividends	8b. \$ 0.00	\$ 0.00
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ 0.00	\$ 0.00
8d. Unemployment compensation	8d. \$ 0.00	\$ 0.00
8e. Social Security	8e. \$ 0.00	\$ 0.00
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f. \$ 0.00	\$ 0.00
8g. Pension or retirement income	8g. \$ 0.00	\$ 0.00
8h. Other monthly income. Specify:	8h.+ \$ 0.00	+ \$ 0.00
9. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9. \$ 0.00	\$ 0.00
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ 4,288.44	+ \$ 1,077.08 = \$ 5,365.52
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify:	11. +\$ 0.00	
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the <i>Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data</i> , if it applies	12. \$ 5,365.52	
13. Do you expect an increase or decrease within the year after you file this form?		
<input type="checkbox"/> No.		
<input checked="" type="checkbox"/> Yes. Explain: None.		
	Combined monthly income	

Fill in this information to identify your case:

Debtor 1	Charles Becker
Debtor 2 (Spouse, if filing)	Alison Becker
United States Bankruptcy Court for the:	SOUTHERN DISTRICT OF OHIO
Case number (If known)	13-57345

Check if this is:

- An amended filing
- A supplement showing post-petition chapter 13 expenses as of the following date:
MM / DD / YYYY
- A separate filing for Debtor 2 because Debtor 2 maintains a separate household

Official Form B 6J

Schedule J: Your Expenses

12/13

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

- No. Go to line 2.
- Yes. Does Debtor 2 live in a separate household?

- No
- Yes. Debtor 2 must file a separate Schedule J.

2. Do you have dependents? No

Do not list Debtor 1 and Debtor 2.

Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

<input type="checkbox"/> No
<input checked="" type="checkbox"/> Yes
<input type="checkbox"/> No
<input checked="" type="checkbox"/> Yes
<input type="checkbox"/> No
<input checked="" type="checkbox"/> Yes
<input type="checkbox"/> No
<input checked="" type="checkbox"/> Yes

3. Do your expenses include expenses of people other than yourself and your dependents? No
 Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 6I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ **1,525.00**

If not included in line 4:

- 4a. Real estate taxes
- 4b. Property, homeowner's, or renter's insurance
- 4c. Home maintenance, repair, and upkeep expenses
- 4d. Homeowner's association or condominium dues
- 5. Additional mortgage payments for your residence, such as home equity loans

4a. \$	0.00
4b. \$	40.00
4c. \$	50.00
4d. \$	0.00
5. \$	0.00

Debtor 1 **Charles Becker**
 Debtor 2 **Alison Becker**

Case number (if known) **13-57345**

6. Utilities:	
6a. Electricity, heat, natural gas	6a. \$ 300.00
6b. Water, sewer, garbage collection	6b. \$ 55.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$ 235.00
6d. Other. Specify: _____	6d. \$ 0.00
7. Food and housekeeping supplies	7. \$ 1,050.00
8. Childcare and children's education costs	8. \$ 175.00
9. Clothing, laundry, and dry cleaning	9. \$ 200.00
10. Personal care products and services	10. \$ 75.00
11. Medical and dental expenses	11. \$ 200.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$ 430.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13. \$ 0.00
14. Charitable contributions and religious donations	14. \$ 0.00
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.	
15a. Life insurance	15a. \$ 16.50
15b. Health insurance	15b. \$ 0.00
15c. Vehicle insurance	15c. \$ 205.23
15d. Other insurance. Specify: Errors & Omissions Insurance	15d. \$ 39.17
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16. \$ 0.00
17. Installment or lease payments:	
17a. Car payments for Vehicle 1	17a. \$ 340.00
17b. Car payments for Vehicle 2	17b. \$ 400.00
17c. Other. Specify: _____	17c. \$ 0.00
17d. Other. Specify: _____	17d. \$ 0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 6I).	18. \$ 0.00
19. Other payments you make to support others who do not live with you. Specify: _____	19. \$ 0.00
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.	
20a. Mortgages on other property	20a. \$ 0.00
20b. Real estate taxes	20b. \$ 0.00
20c. Property, homeowner's, or renter's insurance	20c. \$ 0.00
20d. Maintenance, repair, and upkeep expenses	20d. \$ 0.00
20e. Homeowner's association or condominium dues	20e. \$ 0.00
21. Other: Specify: _____	21. +\$ 0.00
22. Your monthly expenses. Add lines 4 through 21. The result is your monthly expenses.	22. \$ 5,335.90
23. Calculate your monthly net income.	
23a. Copy line 12 (<i>your combined monthly income</i>) from Schedule I.	23a. \$ 5,365.52
23b. Copy your monthly expenses from line 22 above.	23b. -\$ 5,335.90
23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c. \$ 29.62

24. **Do you expect an increase or decrease in your expenses within the year after you file this form?**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

No.

Yes.

None.

Explain: _____